# Mr. Samuel Gameli Gadzo

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## RESEARCH

| | |
|---|---|
| Interests | Applied corporate finance and banking · leverage · capital structure · Mergers & Acquisition · Taxation and Fiscal Policy |
| Areas | Accounting · Economics and Econometrics · Finance · Environmental Engineering · Gender Studies · General Agricultural and Biological Sciences |

## RESEARCH SUMMARY

| 28 | 551 | 10 | 12 | 2.31 | 29% |
|---|---|---|---|---|---|
| Publications | Citations | h-index | i10-index | Field-weighted impact | World top 10% |

Counted from the 28 publications listed below, 2013–2026. Field-weighted impact is the mean over the 14 works scored for it; 1.00 is the world average for works of the same field, type and year. 4 of the 14 papers scored for it are among the world's most cited tenth for their field, type and year.

## POSITIONS

**Senior Lecturer** 2014–present
Applied Finance and Policy Management, University of Education, Winneba, Winneba, Ghana

## DISTINCTIONS, MEMBERSHIPS AND SERVICE

**Best Lecturer Award for 2019** 2019
University of Education Winneba, Winneba, Ghana

**Most Influential Lecturer** 2018
Business Administration Student Association, University of Education Winneba, Winneba, Ghana

**Member** 2013–present
Institute of Chartered Accountants Ghana, Accra, Ghana

**Associate Member** 2012–present
Chartered Investment and Financial Analyst, Accra, Ghana

**Head of Department** 2021–2023
Applied Finance and Policy Management, University of Education Winneba, Winneba, Ghana

## PUBLICATIONS

### Journal articles 25

1. Emmanuel Bosomtwe, Baah Aye Kusi, **Samuel Gameli Gadzo**, Collins G. Ntim (2026). Monetary Policy, Institutional Quality, and Ecological Footprint: Insight From ECOWAS. *Climate Resilience and Sustainability*. https://doi.org/10.1002/cli2.70048
2. E. Bosomtwe, C. Omane-Adjekum, J. Nyame, E. K. Agyapong, D. K. Adegbedzi, J. A. Forson, **S. G. Gadzo**, E. Botwe (2025). Tax Revenue, Inflation, and Economic Growth: A Ghanaian Perspective. *Review of Business and Economics Studies*. https://doi.org/10.26794/2308-944x-2025-13-1-55-72
3. David Kwabla Adegbedzi, **Samuel Gameli Gadzo**, Holy Kwabla Kportorgbi (2024). Assessing the relative influence of deterrent sanctions, tax fairness perceptions, personal norms and fiscal exchange perceptions on rent income tax compliance in Ghana. *African J of Accounting Auditing and Finance*. https://doi.org/10.1504/ajaaf.2025.143548
4. Pravin Narayan Mahamuni, Shilpa Parkhi, Raju Ganesh Sunder, Kiran Karande, **Samuel Gameli Gadzo**, Premendra Kumar Singh (2023). Does the merger improve the operating performance of the company? Evidence from the beverage industry in India. *F1000Research*. https://doi.org/10.12688/f1000research.139508.1
5. Richard Oduro, Francis Kwaw Andoh, **Samuel Gameli Gadzo** (2022). Dynamics and Drivers of Competition in the Ghanaian Banking Industry. *International Journal of Global Business and Competitiveness*. https://doi.org/10.1007/s42943-022-00046-y
6. Joseph Ato Forson, **Samuel Gameli Gadzo**, Emmanuel Atta Anaman, Abass Adams (2022). Online sales adoption and financial resilience in Sub-Sahara Africa: the moderating role of ownership and enterprise size during Covid-19 crisis. *Future Business Journal*. https://doi.org/10.1186/s43093-022-00154-4
7. Alhassan Yusif Trawule, **Samuel Gameli Gadzo**, Holy Kwabla Kportorgbi, Richmond Sam-Quarm (2022). Tax education and fear-appealing messages: A grease or sand in the wheels of tax compliance? *Cogent Business & Management*. https://doi.org/10.1080/23311975.2022.2049436
8. Simon Akumbo Eugene Mbilla, Peter Akurigo Atindaana, **Samuel Gameli Gadzo**, Abiola Adeniyi, Idrisu Salifu (2021). Monetary policy and macro economic indicators: A review of a developing country's perspectives 2002–2017. *Cogent Economics & Finance*. https://doi.org/10.1080/23322039.2021.1935530
9. **Samuel Gameli Gadzo**, Holy Kwabla Kportorgbi, John Gartchie Gatsi (2019). Credit risk and operational risk on financial performance of universal banks in Ghana: A partial least squared structural equation model (PLS SEM) approach. *Cogent Economics & Finance*. https://doi.org/10.1080/23322039.2019.1589406
10. Oduro Richard, Amoh Asiedu Michael, **Gamali Gadzo Samuel** (2019). Impact of credit risk on corporate financial performance: Evidence from listed banks on the Ghana stock exchange. *Journal of Economics and International Finance*. https://doi.org/10.5897/jeif2018.0940
11. **Samuel Gameli Gadzo** (2019). Industry Concentration and Asset Quality as Determinate of Financial Performance: A Comparative Study of Indigenous and Foreign Owned Universal Banks. *Financial Markets Institutions and Risks*. https://doi.org/10.21272/fmir.3(2).79-90.2019
12. **Gameli Gadzo Samuel**, Kofi Asiamah Samuel (2018). Assessment of the relationship between leverage and performance: An empirical study of unlisted banks in Ghana. *Journal of Economics and International Finance*. https://doi.org/10.5897/jeif2018.0920
13. Holy Kwabla Kportorgbi, **Samuel Gameli Gadzo**, John Gartchie Gatsi (2018). Corporate Tax Planning Practice: A Bourdiesian's Perspective. *International Journal of Accounting and Financial Reporting*. https://doi.org/10.5296/ijafr.v8i4.13791
14. **Samuel Gameli Gadzo** (2018). Non-Performing Loan and Liquidity of Universal Banks: Does Minimum Capital Requirement Matters? *The Journal of Social Sciences Research*. https://ideas.repec.org/a/arp/tjssrr/2018p792-801.html

15. **Samuel Gadzo** (2018). Utilization of personal tax relief schemes: An empirical analysis in the context of tax evasion. *Journal of accounting and taxation*. https://www.academia.edu/download/111169856/C22B74059420.pdf

16. **S Gadzo** (2017). Fiscal aggregates, government borrowing and economic growth in Ghana an error correction approach. *Advances in Management and Applied Economics*. https://www.academia.edu/download/111169862/Vol_207_2_5.pdf

17. John Gartchie Gatsi, **SG Gadzo** (2016). Corporate social responsibility, risk factor and financial performance of listed firms in Ghana. *Journal of Applied Finance and Banking*. https://www.academia.edu/download/43975133/Corporate_Social_Responsibility__Risk_Factor_and_Financial_Performance_of_Listed_Firms_in_Ghana.pdf

18. John Gartchie Gatsi, **SG Gadzo**, R Oduro (2016). Degree of leverage and risk adjusted performance of listed financial institutions in Ghana. *Journal of Business and Management*. https://www.academia.edu/download/111169860/G018124450.pdf

19. John Gartchie Gatsi, **SG Gadzo** (2016). Determinants of market and book based performance of manufacturing companies in Ghana: An empirical study. *International Journal of Economics, Commerce and Management*. https://www.academia.edu/download/124372141/4120.pdf

20. John Gartchie Gatsi, **SG Gadzo** (2015). Empirical analysis of macroeconomic factors and crude oil prices in Ghana. *International Journal of Economics, Commerce and Management*. https://www.academia.edu/download/43975631/Empirical_analysis_of_macroeconomic_factors_and_crude_oil_price_in_Ghana.pdf

21. **SG Gadzo**, John Gartchie Gatsi (2014). Post-merger analysis of the financial performance of SG SSB. *International Journal of Financial Economics*. https://www.academia.edu/download/36403563/Gadzo_latest_article.pdf

22. John Gartchie Gatsi, **Samuel Gameli Gadzo**, Richard Kofi Akoto (2013). Degree of Financial and Operating Leverage and Profitability of Insurance Firms in Ghana. *International Business Management*. https://doi.org/10.3968/j.ibm.1923842820130702.1060

23. John Gartchie Gatsi, **SG Gadzo** (2013). Determinants of capital structure of insurance companies in Ghana. *Global Journal of Finance and Management*. https://www.researchgate.net/profile/Samuel-Gadzo/publication/317786001_Determinants_of_Capital_Structure_of_Insurance_Companies_in_Ghana/links/594c14080f7e9ba1ec46babb/Determinants-of-Capital-Structure-of-Insurance-Companies-in-Ghana.pdf

24. John Gartchie Gatsi, **SG Gadzo** (2013). Firm level and macroeconomic effects on financial performance of insurance companies in Ghana. *International Journal of Business Administration and Management*. https://www.academia.edu/download/37095204/Firm_Level_and_Macroeconomic_Effects_on_Financial.pdf

25. John Gartchie Gatsi, **SG Gadzo** (2013). The effect of corporate income tax on financial performance of listed manufacturing firms in Ghana. *Research Journal of Finance and Accounting*. https://www.academia.edu/download/111169835/8593.pdf

## Reports 3

1. **Samuel Gameli Gadzo**, SK Asiamah (2019). Industry Concentration and Asset Quality as Determinant of Financial Performance: A Comparative Study of Indigenous and Foreign Owned Universal Banks. *Sumy State University*. https://essuir.sumdu.edu.ua/items/62a57974-74bb-4908-a674-47d2f96cb95e

2. **Samuel Gameli Gadzo** (2018). Degree of Leverage: Empirical Analysis from the Insurance Sector. *Xlibris Corporation*. https://books.google.com/books?hl=en&lr=&id=UK59DwAAQBAJ&oi=fnd&pg=PT8&dq=info:Ne6p-NomnbgJ:scholar.google.com&ots=UTDZOV37SJ&sig=MMj51a0y-Ntsa57fMDyRo7VTj7o

3. John Gartchie Gatsi, **SG Gadzo** (2016). Introduction to quantitative methods in business. *Xlibris Corporation*. https://books.google.com/books?hl=en&lr=&id=FsAkDAAAQBAJ&oi=fnd&pg=PT4&dq=info:iYJv_rSDVscJ:scholar.google.com&ots=zM6wEKRqYv&sig=4DjcYr4Dx3oyTro8WVB8Vg8-7Uw